

In re:  
Daniel James Hoffman  
Melissa Ashley Hoffman  
Debtors

Case No. 23-12602-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 22, 2023

User: admin  
Form ID: 318

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Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel James Hoffman, Melissa Ashley Hoffman, 3004 Brighton Street, Philadelphia, PA 19149-1924
14811331	+ Best Dentist 4 kids, 9815 Roosevelt Blvd, Suite H, Philadelphia, PA 19114-1035
14811333	+ Children's Hospital of Philadelphia, 3401 Civic Center Boulevard, Philadelphia, PA 19104-4319
14811346	+ Penn Federal Credit Un, 800 River Rd, Conshohocken, PA 19428-2632
14811349	Penn Medicine Pediatric Urgent Care, 825 Haddonfield Road, Cherry Hill, NJ 08002
14811351	+ Public Storage, 2700 Grant Avenue, Philadelphia, PA 19114-2301

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 22 2023 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 23 2023 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2023 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14811329	+ Email/Text: backoffice@affirm.com	Dec 22 2023 23:44:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
14811330	EDI: BANKAMER	Dec 23 2023 04:38:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
14811332	+ EDI: CRFRSTNA.COM	Dec 23 2023 04:38:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14811334	+ EDI: CITICORP	Dec 23 2023 04:38:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14811335	+ Email/Text: bk@freedomfinancialnetwork.com	Dec 22 2023 23:43:00	FreedomPlus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002-2340
14811336	+ Email/Text: EBNBKNOT@ford.com	Dec 22 2023 23:44:00	Kia Motors Finance, Attn: Bankruptcy, Po Box 20825, Fountain Valley, CA 92728-0825
14811337	+ EDI: NAVIENTFKASMSERV.COM	Dec 23 2023 04:38:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
14811340	+ Email/Text: electronicbkydocs@nelnet.net	Dec 22 2023 23:44:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14811348	^ MEBN	Dec 22 2023 23:38:02	Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406

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14811350	+ Email/Text: bankruptcy@petalcard.com	Dec 22 2023 23:44:00	Petal Card 1/webbank, Attn: Bankruptcy Dept, Po Box 105168, Atlanta, GA 30348-5168
14811352	+ EDI: SYNC	Dec 23 2023 04:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14811353	+ EDI: SYNC	Dec 23 2023 04:38:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14811354	+ EDI: WTRRN BANK.COM	Dec 23 2023 04:38:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14811355	+ EDI: WFFC2	Dec 23 2023 04:38:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14811338	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
14811339	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
14811341	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14811342	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14811343	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14811344	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14811345	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14811347	*+	Penn Federal Credit Un, 800 River Rd, Conshohocken, PA 19428-2632

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor Bank of America N.A. nj-ecfmail@mwc-law.com, bkecf@milsteadlaw.com
DAVID M. OFFEN	on behalf of Joint Debtor Melissa Ashley Hoffman dmo160west@gmail.com davidoffenecf@gmail.com; offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Debtor Daniel James Hoffman dmo160west@gmail.com davidoffenecf@gmail.com; offendr83598@notify.bestcase.com

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MARISA MYERS COHEN

on behalf of Creditor Bank of America N.A. [ecfmail@mwclaw.com](mailto:ecfmail@mwclaw.com), [mcohen@mwclaw.com](mailto:mcohen@mwclaw.com)

MARK A. CRONIN

on behalf of Creditor BANK OF AMERICA N.A. [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)

ROBERT W. SEITZER

[rseitzer@karalislaw.com](mailto:rseitzer@karalislaw.com) PA93@ecfbis.com; [jhysley@karalislaw.com](mailto:jhysley@karalislaw.com)

United States Trustee

[USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

TOTAL: 7

**Information to identify the case:**

Debtor 1	<u>Daniel James Hoffman</u>	Social Security number or ITIN	xxx-xx-9991
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Melissa Ashley Hoffman</u>	Social Security number or ITIN	xxx-xx-0533
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-12602-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Daniel James Hoffman

Melissa Ashley Hoffman  
fka Melissa Ashley Taylor

12/21/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**